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IN THE CLAIMS:

The text of all pending claims, (including withdrawn claims) is set forth below. Cancelled and not entered claims are indicated with claim number and status only. The claims as listed below show added text with underlining and deleted text with ~~striketrough~~. The status of each claim is indicated with one of (original), (currently amended), (previously presented), (cancelled), (withdrawn), (new), or (not entered).

Please CANCEL claim 26 in accordance with the following:

1. (previously presented) A portable communication device for communicating with a remote communication terminal the portable communication device being configured and arranged to be used in a digital money system, comprising:

a remote communication interface interfacing radio-frequency communication with a remote communication terminal;

a short-distance communication interface interfacing wireless communication with a communication terminal located at a point of transaction involving the use of digital money;

inputting unit inputting data or instruction information to said portable communication device;

a memory storing the data input by the inputting unit or data received via said remote communication interface and said short-distance communication interface;

a display unit displaying the data input by said inputting unit or data received via said remote communication interface and said short distance communication interface;

an enciphering circuit enciphering data to be transmitted to the remote communication terminal via said remote communication interface and data to be transmitted via said short-distance communication interface;

a deciphering circuit deciphering data received from the remote communication terminal via said remote communication interface and data received via said short-distance communication interface; and

a controlling unit controlling each of said remote communication interface, said short-distance communication interface, said inputting unit, said memory, said display unit, said enciphering circuit and said deciphering circuit;

wherein said enciphering circuit and deciphering circuit are constituted by an enciphering/deciphering processor, and an enciphering and deciphering method used by said enciphering/deciphering processor is changed by changing software installed in said

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enciphering/deciphering processor.

2. (original) The portable communication device as claimed in claim 1, wherein said inputting unit includes at least one of voice inputting device and an operational key panel.

3. (cancelled)

4. (cancelled)

5. (previously presented) A digital money system for using digital money to pay for a purchase as service, comprising:

a computer of a financial institution;

a radio base station in communication with said computer of the financial institution;

a store terminal receiving digital money data for payment; and

a portable communication device in communication with said radio base station via a radio frequency, said portable communication device also in communication with said store terminal in a wireless manner; and

wherein said portable communication device stores the digital money data transmitted from said computer of the financial institution after deciphering the digital money data; and

said portable communication device transmits the digital money data for payment to said store terminal after enciphering the digital money data for payment,

wherein said portable communication device comprises:

a remote communication interface interfacing radio-frequency communication with said radio base station;

a short-distance communication interface interfacing wireless communication with said store terminal located at a point of transaction involving the use of digital money;

inputting unit inputting data or instruction information to said portable communication device;

a memory storing the data input by the inputting unit or data received via said remote communication interface and said short-distance communication interface;

a display unit displaying the data input by said inputting unit or data received via said remote communication interface and said short distance communication interface;

an enciphering circuit enciphering data to be transmitted to said computer of the

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financial institution via said remote communication interface and data to be transmitted to said store terminal via said short-distance communication interface;

a deciphering circuit deciphering data received from said computer of the financial institution via said remote communication interface and data received from said store terminal via said short-distance communication interface; and

a controlling unit controlling each of said remote communication interface, said short-distance communication interface, said inputting unit, said memory, said display unit, said enciphering circuit and said deciphering circuit,

wherein said enciphering circuit and deciphering circuit are constituted by an enciphering/deciphering processor, and an enciphering and deciphering method used by said enciphering/deciphering processor is changed by changing software installed in said enciphering/deciphering processor.

6. (previously presented) The digital money system as claimed in claim 5, wherein said store terminal includes customer information storing means for storing information regarding a customer so that, when the customer makes a payment by the digital money via said store terminal, said store terminal stores information regarding the payment in said customer information storing means, the information regarding the payment includes information regarding an item for which the payment is made, an amount of payment and date and time of the payment, and said store terminal transmits the information regarding the payment to said portable communication device together with store information to said short-distance communication interface of said portable communication device.

7. (original) The digital money system as claimed in claim 6, wherein said portable communication device receives the information regarding the payment via said short-distance communication interface, and stores the information regarding the payment in said memory.

8. (original) The digital money system as claimed in 7, wherein said portable communication device displays at least a part of the information regarding the payment on said display unit.

9. (original) The digital money system as claimed in claim 8, wherein said portable communication device sends a request for service to said store terminal via said short-distance

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communication interface when an amount of payment or points exceeds a predetermined level, and said store terminal determines whether use of the digital money by said portable communication device satisfies a predetermined requirement so as to transmit digital data corresponding the requested service to said portable communication device when the use of the digital money by said portable communication device satisfies the predetermined requirement.

10. (original) The digital money system as claimed in claim 7, wherein said portable communication device sends the information regarding the payment to said computer of the financial institution via said remote communication interface and said radio base station, and said computer of said financial institution produces a household account book based on the information regarding the payment sent from said portable communication device by using household account book software installed in said computer of the financial institution.

11. (original) The digital money system as claimed in claim 10, wherein said computer of the financial institution sends data corresponding to the household account book to a communication terminal of a user of said portable communication device so that the household account book is displayed on a computer or a television set connected to the communication terminal periodically or upon a request by the user.

12. (cancelled)

13. (previously presented) A service providing system comprising:
a service provider terminal of a provider of service;
a service center including service information storing means for storing information including information regarding various kinds of service which can be provided to a user, information regarding availability of service provided by the provider and information regarding message to be provided to the user, said service center further including determining means for determining whether or not service can be provided to the user based on a present state of the user;

a radio base station connected to said service center, and
a portable communication device comprising remote communication means for communication with said radio base station, said portable communication device further comprising inputting means for inputting information regarding a user's state of feeling,

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wherein said portable communication device sends the information regarding the user's state of feeling to said service center by said remote communication means when the information regarding the user's state of feeling is input by said inputting means,

wherein said service center determines whether there is service which can be provided to the user by said determining means when said service center receives the information regarding the user's state of feeling, and sends the message stored in said service information storing means to said portable communication device when the service which can be provided to the user is present, and

wherein said portable communication device includes a specific key for inputting the user's state of feeling so that the user can input information regarding the present state of the user by pressing the specific key.

14. (cancelled)

15. (original) The service providing system as claimed in claim 13, wherein said radio base station is installed at a plurality of locations so that a position of said portable communication device is determined by exchanging signals between said portable communication device and said radio base station, and said determining means determines whether or not there is service which can be provided to the user based on positional information of said portable communication device.

16. (original) The service providing system as claimed in claim 13, wherein said portable communication device further comprises short-distance communication means for communicating with said service provider terminal and storing means for storing user information, and wherein said portable communication device sends the user information stored in said storing means to said service provider terminal when said portable communication device receives a message to the user from said service center.

17. (original) The service providing system as claimed in claim 16, wherein said portable communication device receives the message to the user from said service provider terminal and outputs the message by voice so that the user sends the user information stored in said storing means to said service provider terminal via said short-distance communication means so as to make a reservation after hearing the voice message.

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18. (original) The service providing system as claimed in claim 13, wherein said service center further comprises:

temporary telephone number setting and announcing means for setting a temporary telephone number to the service and announcing the temporary telephone number to a telephone station when service provided by said provider is time limited service; and

temporary telephone number canceling means for canceling the temporary telephone number when the service is completed.

wherein said service center provides information to said portable communication device by using the temporary telephone number, and cancels the temporary telephone number by said temporary telephone number canceling means when the service is completed.

19. (original) The service providing system as claimed in claim 18, wherein said provider of service sets the same temporary telephone number to each portable communication device when the same service is provided to each portable communication device.

20. (cancelled)

21. (cancelled)

22. (cancelled)

23. (cancelled)

24. (cancelled)

25. (cancelled)

26. (cancelled)

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